

Your Encompass Policy Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information provided to Keegan & Pennykid (Insurance Brokers) Limited. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

In choosing this product and your level of cover, you have not received any personal recommendations from Royal & Sun Alliance Insurance plc

Basic Details:

Policyholder/Insured:	D & G Community Councils	Primary Contact:	Hazel Kerr
Correspondence Address:		Telephone:	0303 333 3000
	Dumfries & Galloway Council	Account Handler:	Hazel Strachan
	Buccleuch St	Email Address:	hs@keegan-pennykid.com
	DG1 2AD	Our Reference:	DUMF27CS01
Email:	hazel.kerr@dumgal.gov.uk		

Activities: Community Councils day to day business, meetings, raising awareness events including hire of venues. Also, Liability cover for the Resilience groups

Company/Insurer Details:

Insurer:	Royal & Sun Alliance Insurance plc	Intermediary:	Keegan & Pennykid (Insurance Brokers) Ltd
Policy Number:	RKK958425		50 Queen Street, Edinburgh
			Scotland,
			EH2 3NS
Broker Ref:	DUMF27CS01	Tel:	0131 225 6005
Period of Insurance:	01/05/2022 to 30/04/2023	Web:	www.keegan-pennykid.com
		Email:	mail@keegan-pennykid.com

Insurance Premium:

Reason for Issue:	Renewal
Insurance Premium	£ 4,311.16
Insurance Premium Tax	£ 517.34
Total Premium	£ 4828.50

If there are any Endorsements applicable to the Sections of Cover provided by this Policy these will be shown in the Endorsement Appendix at the end of the Schedule

Property Damage Insurance:

Basis of Cover Not Insured

Specified Items:

Basis of Cover Not Insured

Business Interruption:

Basis of Cover Not Insured

Loss of Registration Certificate Insurance:

Basis of Cover Not Insured

Money Insurance:

Basis of Cover Not Insured

Terrorism Insurance:

Basis of Cover Not Insured

Liability Insurance:

Basis of Cover	Limit of Indemnity
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Section 1 Employers' Liability - Insured

Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£ 10,000,000
Any one Event arising directly or indirectly out of Terrorism	£ 5,000,000

Section 2 Public/Products Liability - Insured

Any one Event	£ 5,000,000
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All Events happening during the Period of Insurance in respect of products supplied	£ 5,000,000
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All incidents considered by the Company to have occurred during any one Period of Insurance in respect of Pollution or Contamination of buildings or other structures or of water or land or of the atmosphere	£ 5,000,000
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Section 3 Legal Defence Costs - Insured

Part A

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£ 250,000
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Part B

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£ 250,000
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Section 4 Financial Loss - Not Insured

Section 5 Abuse - Not Insured

Section 6 Crisis Containment - Insured

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance	£ 25,000
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Cyber Liability

Basis of Cover Not Insured

Professional Indemnity Insurance

Basis of Cover	Limit of Indemnity	Insured's Contribution
Any One Claim	£ 250,000	£ 250
Retroactive Date	01/05/2012	

Fidelity Insurance

Basis of Cover Not Insured

Personal Accident & Travel Insurance

Personal Accident Insurance - Insured

Volunteers: No. of people: 25
No. of Units: 1

Employees: No. of people:
No. of Units:

Basis of Cover Limit of Indemnity

Aircraft Accumulation Limit
1) In case of multi-engined aircraft £ 1,000,000
2) In case of all other aircraft £ 250,000

In the event of a claim amount exceeding the Incident Limit or Aircraft Accumulation Limit the Company's Liability in respect of each Insured Person claimed for shall not be proportionately reduced until the total does not exceed that Limit

Travel Insurance - Not Insured

Loss of Liquor Licence Insurance

Basis of Cover Not Insured

Management Protection Insurance

Basis of Cover	Limit of Indemnity	Retroactive Date
Any One Claim		
Part I Trustee Liability	£ 250,000	01/05/2012
Part II Corporate Liability	£ 250,000	01/05/2012
Part III Employment Practices Liability	Not Insured	
Management Protection - Excess		
	Excess	
Part I Trustee Liability	£ 250	
Part II Corporate Liability	£ 250	

Legal Expenses Insurance

Basis of Cover: Not Insured

Transit Insurance

Basis of Cover Not Insured

Contractors All Risks Insurance

Basis of Cover Not Insured

Computer Equipment Insurance

Basis of Cover Not Insured

Loss of NCB & Excess Protection

Basis of Cover Not Insured

Endorsement Appendix - Endorsements applicable to the Sections of Cover provided by the Policy

LIAB001 - Extension of Cover - Liability Insurance

Detail: It is hereby noted and agreed that the cover under the Liability Section is extended to include activities carried out as required under the Dumfries and Galloway Community Councils Resilience Plans and associated community resilience activities that the Community Councils would undertake to support an emergency.

LTA001 - Long Term Agreement

Detail: It is hereby noted that the policy is subject to a Long term Agreement. Period of agreement 1st May 2020 until 30th April 2023.

Amendment to Public/Products Liability Exclusions

The following is applicable to Liability Insurance Section 2 Public Products Liability only.

Exclusion 17 Abuse is hereby deleted.